

**Achievement of Market-Friendly Initiatives and Results Program  
(AMIR 2.0 Program)**

**Funded By U.S. Agency for International Development**

**Geographic Information System (GIS) Application  
for Mapping Microfinance Institutions in Jordan  
Phase I MFIs Survey**

Final Report

**Deliverable for MEI Component, Task No. 335.1.2  
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**A. Introduction**

This trip report describes the tasks associated with the startup of the survey for developing a GIS application for microfinance institutions in Jordan, which was conducted from November 10 to November 23, 2002. This assignment constitutes a follow-up to the previous GIS scoping mission carried out in September 2002.

In Jordan there is a wide range of public, private, and NGO organizations that provide microfinance services. These microfinance institutions (MFIs) are supported mainly by a variety of donor-funded programs. Some of the MFIs work with more than one donor, often developing separate lending practices and providing different products to meet each donor's requirements. This situation may result in duplication and contradiction among donor efforts. It is important to determine the existing providers, which area of the country is covered by microfinance programs, and who might require additional funding to expand to new areas or cover new sectors.

In the summer of 2002, the Microfinance Donor Coordinating group requested that AMIR program take a lead in developing a GIS for mapping microfinance entities and programs in Jordan. The purpose of such a system is to help improve the effectiveness of donor-supported programs by enhancing the exchange of information and coordination in the microfinance sector in Jordan. This type of information is also very useful for microfinance planners to assist in strategic planning, identification of customer target areas, and in monitoring the impact of financial services. A microfinance GIS application will greatly improve the quality of data available to the donor's community and to MFIs and government institutions interested in microfinance sectors in Jordan.

A preliminary design of the microfinance GIS application was developed in September 2002 and presented to the Donor Coordinating Group in a meeting held on October 3, 2002 at the UNDP headquarters in Amman. One of the recommendations of the group was to start immediately with the implementation of the steps identified for the development of the microfinance GIS application. The identified steps include (i) data acquisition, (ii) data integration and application development, and (iii) installation and training.

The principal objective of this task is to supervise the startup activities for the acquisition of basic data suitable for integration into the microfinance GIS application. AMIR program hired CDG, one of its local subcontractors, to assist in the implementation of the MFI survey. The specific tasks associated with this assignment include coordination with the local surveyor from CDG to implement the following activities:

- Test and finalize the questionnaire using selected MFIs
- Develop a structured database to be used for the input of the data compatible with a geographic information system (GIS)
- Review the list of MFIs to be included in the survey
- Launch the survey

**B. Testing and Finalizing the Questionnaire**

A preliminary list of information required for the microfinance GIS application was developed during the previous scoping mission. This information was organized in a questionnaire form and presented to Ms. Linda Faris, the CDG surveyor in charge of

implementing the survey.

Several working sessions were organized with Ms. Faris to explain the information presented in the questionnaire in terms of its utility and its acquisition form. A thorough discussion was carried out about each variable included in the questionnaire. These sessions helped Ms. Faris to understand fully the questionnaire and to raise her confidence in implementing the survey and providing assistance to the MFIs staff in charge of providing the requested information. During this revision process, some variables that may be misunderstood by MFIs respondents were identified. For instance, several MFIs have intermediary financial organizations for the distribution of loans at the local level, instead of branches as it was written in the original questionnaire.

Visits were organized to four institutions to explain the objective of the survey and validate the questionnaire before sending it all the MFIs. These institutions included Development Fund (DEF), Near East Foundation (NEF), the Jordanian Hashemite Fund for Human Development (JOHUD), and the General Union of Voluntary Societies (GUVS) (Contact information is presented in Annex A).

All the institutions visited were very receptive and expressed great interest in helping AMIR finalize the GIS application by providing the requested information in a timely manner. During each visit, we went through the process of filling out the questionnaire and explaining the information requested. Feedback and comments from these visits were incorporated into the final questionnaire. The final questionnaire is presented in Annex B. The questionnaire includes the following categories of information for each MFI:

- General headquarter information (Identification, loan delivery, and performance information)
- Project information (Donor, project identification, and loan information by city or town)
- Branch of local intermediary institutions information (Identification and loan information by city or town)

Important changes incorporated in the final questionnaire include the following:

- Extend MFI branch information to local intermediary organizations providing loans at the local level. Some MFIs, like JOHUD, GUVS, NHF, disburse funds through Local Credit Schemes or Voluntary Societies.
- Provide the dispersion of MFI loan information by cities or town instead of district, which is not known to some local MFIs. Information provided by cities or towns can easily be summarized by district and governorate later using the GIS spatial analysis.

- Provide the dispersion of project loan information by cities and towns when it is available. This information will help analyze the spatial distribution of donor-supported projects as a first step in evaluating potential impact of these projects.

### **C. Developing Database Structure and Data Entry Form**

Part of the CDG scope of work was to enter data collected into a structured database file that would be easily incorporated later into the GIS application. To facilitate this process, a relational database structure and data entry forms were developed during this assignment for all the data to be collected during the MFI survey.

The database structure includes four relational Microsoft Access tables:

- *MFI\_ident*: MFI general headquarter information (primary key field: MFI\_ID)
- *MFI\_projects*: MFI project information (primary key fields: MFI\_ID and Projects\_ID)
- *MFIproj\_City*: MFI project information by city or town (primary key fields: MFI\_ID, Projects\_ID, and City\_ID)
- *Br\_LCS\_ident*: Branch or Local Credit Scheme identification information (Primary key fields: MFI\_ID and Br\_LCS\_ID)
- *City\_loan\_info*: MFI loan information by city or town (primary key fields: MFI\_ID, Br\_LCS\_ID, and City\_ID)

The design of each entry field in the above listed tables includes field name, data type, field properties, and field description.

For each table, an Access database form was also developed to be used primarily for data entry in each table. To facilitate the entry of some fields, “drop list boxes” were included in the entry forms, which provide a list of items to select from. A list of codes was also developed for entering data for Governorate (code 1 – 12), districts (code 1 - 72), and cities (code 1 – 1395) to facilitate data entry, limit field entry errors, and ensure data integrity during its integration into the GIS.

### **D. Reviewing the MFIs List**

The preliminary list of MFIs in Jordan was developed during the scoping mission. Several listed MFIs were contacted by CDG to verify their microfinance loan status and to get contact information. A new MFIs list was developed and includes 22 MFIs instead of 20 listed in the preliminary list (see Annex C). Some MFIs were dropped from the list because they don't provide loans anymore, such as Near East Foundation and Jordan River Foundation. Others were added, such as Young Women Christian Association (YWCA), Jordanian Women's Union, and Ministry of Social Development.

We believe that the list presented in annex C is nearly complete and therefore will be used as a basis for launching the survey. CGD will continue updating the MFIs list. Other MFIs may be added to the list of institution to be surveyed as contact information becomes available during the implementation of the survey.

### **E. Launching the Survey**

The survey was launched during the last days of this assignment. A letter, describing the survey objective, was prepared and translated into Arabic. CDG started the survey process by sending this letter and the questionnaire to some MFIs. The process of sending the questionnaire to all MFIs included in the survey should be completed by November 24, 2002. Even though the survey occurs during the critical period of planning for some MFIs, it is expected that completion of and sending back of all the questionnaires will take one to two weeks, since the information requested is not complex and is already available in some MFIs headquarters.

Based on the assessment of the organization structure of MFIs contacted during the period of testing the questionnaire, it is anticipated that all information can be provided at the headquarter level. Therefore, a field visit to local branches and local credit schemes may not be required. However, follow-up visits to the headquarter offices are highly recommended to assist in filling out the questionnaire and ensuring that it is completed during the timeframe allocated to this activity.

## **F. Conclusion and Next Steps**

During this phase the following results were achieved:

- Local subcontractor, in charge of implementing the survey, has now developed a complete understanding of the information to be collected as well as its form.
- MFIs list updated and contact person in each MFI is identified.
- MFI survey questionnaire tested and finalized
- Database structure defined and data entry forms developed
- MFIs survey launched

The remaining steps to finish the development of the microfinance GIS mapping application include the following:

1. Supervise the implementation of the questionnaire and ensuring responses from the MFIs included in the survey. This could be achieved by follow-up emails, telephone calls, and/or headquarter visits (activity implemented by CDG)
2. Request important socio-economic characteristics detailed by districts from the Department of Statistics. The important socio-economic indicators needed for GIS analysis include the following: population by district, unemployment by district, and average income per capita by district (classified in three classes: < JD 313.5; 313.5 to 600; and > JD600)
3. Enter all data in the Microsoft database tables (activity implemented by CDG)
4. Integrate the survey data into the GIS and develop the microfinance GIS application
5. Install the microfinance GIS application and provide training in its use.

## **ANNEX A. MFI Staff Visited During the Assignment**

- Mr. Fares Al-Abed Allah. Supervisor of Studies Branch. Development Fund (DEF).

962-6-46188551.

- Mr. Majid Q. Alqorom, Program Manager. Near East Foundation (NEF), Amman. Tel. (9626) 4617441. Email: [nef-jo.prog@neareast.org](mailto:nef-jo.prog@neareast.org).
- Ms. Reem Nejdawi Fariz. Director. Small Business Development Center. The Jordanian Hashemite Fund for Human Development (JOHUD). Tel. (962-6) 5825241. Email: [SBDC@nets.com.jo](mailto:SBDC@nets.com.jo)
- Dr. Arafat Al Tamemi. Deputy Secretary General/ Director Development Projects and International Relations. The General Union of Voluntary Societies (GUVS). Tel. 962-6 4634001. Email: [guvs@accessme.com](mailto:guvs@accessme.com).



**ANNEX B. Database Questionnaire****AMIR PROGRAM****MAPPING MICO-FINANCE INSTITUTIONS IN JORDAN  
DATABASE QUESTIONNAIRE**

Respondent:

Date:

**A. GENERAL HEADQUARTER INFORMATION****A1. Identification Information**

	MFI Acronym	MFI Name	Headquarter Address		City/Town	Governorate
Institution Legal Status ( Private – Governmental - International NGO – Local NGO, Other (specify))	Year Founded	Number of Branches or Local Intermediary Organizations	Number of Loan Officers (at the headquarter)	Telephone	Fax	E-mail

**A2. Loan Delivery Information**

Year Started Loan Operations	Target Sectors (Commerce, Manufacture, Industry, Agriculture, Agro- industry, Energy, Services, Tourism, IT, other (specify))		Target Clients (Women , Poor, Small enterprise, Unemployed, Other (specify)).		Minimum Interest Rate (%)	Maximum Interest Rate (%)
Minimum Individual Loan Size (JD)	Maximum Individual Loan Size (JD)	Minimum Group Loan Size (JD)	Maximum Group Loan Size (JD)	Minimum Loan Term (Months)	Maximum Loan Term (Months)	

**A3. Performance Information**

Include all the information from the headquarter and the branches

Provide all the information from the financial report and the statements				
Year information was updated	Number of loans disbursed since start	Amount (JD) of loans disbursed since Start	Number of active loans	% of women active loans
Total value of active loans (JD)	Repayment Rate (%)	Operational Self-sufficiency (%) (= Operating income / (Operating expenses + financial costs + provision for loan losses)	Financial Sustainability ( %) ( = Operating income / (Operating expenses + Financial costs + Provision for loan losses + Cost of capital)	

**A4. Project Information**

Include each program financed by different donor as a project.

Project Nb.	Donor	Project Title	Implementing Partner	Start Year	End Year	Funding Amount (JD)	Provide loan information for each project by city or town				
							Governorate	City/Town	Numb. of Loans	% Women Loans	Amount of Loans (JD)

Add copies of this form for more data entry

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**B. BRANCH (OR LOCAL INTERMEDIARY INSTITUTION) LOAN INFORMATION****B1. Identification Information**

Branch or Local Intermediary Organization Name	Institution Type (Branch, Local Credit Scheme, Voluntary Society, Other (specify))	Governorate	City/Town	Telephone	Fax	Year Started Loan Operations	Number of Loan Officers

Add copies of this form for more data entry

**B2. Loan Information**

Provide summary of loan information by city or town for each branch or local intermediary institution.  
Include loans distributed directly by the institution headquarter in a branch called headquarter branch.

Branch or Local Intermediary Institution Name	Provide loan information for each branch or local intermediary institution by city or town						
	Governorate	City or Town	Number of Active Loans	% of Women in Active Loans	Total Value of Active Loans (JD)	Repayment Rate (%)	Portfolio at Risk (Loans with arrears more than 30 days)

Add copies of this form for more data entry

**ANNEX C. List of MFIs to be included in the survey**

	<b>ACRO NYM</b> رمز الاسم	<b>NAME</b> اسم المؤسسة باللغة الإنجليزية	<b>NAME In Arabic</b> اسم المؤسسة	<b>Contact Person</b> الشخص المسؤول	<b>Tel</b> هاتف	<b>Fax</b> فاكس
1	MFW	Microfund for Women	صندوق إقراض المرأة	جمانة ثيودور	46 51028	46 51941
2	AMC	AlAhli Microfinancing Company	الشركة الأهلية لتمويل المشاريع	المدير / غسان ابو ياغي نائب المدير / يوسف قندح	4649440	4649372
3	JMCC	Jordan Micro-Credit Corporation	الأردنية لتمويل المشاريع الصغيرة	مسؤولة / حنان عواد الشؤون الادارية	5681385	5681297
4	DEF	Development and Employment Fund	صندوق التنمية و التشغيل	مدير / عبد الفتاح اللوزي دائرة المشاريع	4618782	4618845
5	OF	Orphans Fund	صندوق الأيتام مؤسسة إدارة و تنمية أموال الأيتام	عطوفة مدير عام مؤسسة / تنمية أموال الأيتام محمد أبو رمان المدير / الإداري	5934310	5934307
6	ACC	Agriculture Credit Corporation	مؤسسة الإقراض الزراعي	عطوفة نمري النابلسي / المدير المدير / عبد الفتاح فريج الاداري	5661105	5698365
7	NAF	National Aid Foundation	صندوق المعونة الوطنية	مساعد / قاسم المومني المدير لشؤون المعونة و التأهيل مدير التخطيط	5635430	5635458
8	HDC	Housing and Urban	المؤسسة العامة للإسكان و	المدير العام / بشير الجغبير	4644307	4628938

		Development Corporation	التطوير الحضري			
9	IDB	Industrial Development Bank	بنك الإنماء الصناعي	مدير /محمد عايش القريب دائرة ادارة تمويل المشاريع	4642216	4647821
10	UNRW A	UN Relief and Work Agency	وكالة الأمم المتحدة للغوث و تشغيل اللاجئين		5607194	5685476
11	CARE	CARE		مدير /فادي شريدة المشروع Liam MaquireL Care representative in Jordan	5527921	5527951
12	ADF	Aid for Development Foundation	مؤسسة التعاون من اجل التنمية			
13	CHF	Community Habitat Finance	مؤسسة الإسكان التعاونية	مدير عام /رفائيل جابا مدير مالي /سامر دلال	5831188	5826146
14	JOHUD	Jordanian Hashemite Fund for Human Development	الصندوق الأردني الهاشمي للتنمية البشرية	ريم فريز	5825241	5827350
15	NHF	Noor Al-Hussein Foundation	مؤسسة نور الحسين	هنا شاهين	5607460 5606992	5606994
16	GUVS	General Union of Voluntary Societies	الاتحاد العام للجمعيات الخيرية	عرفات التميمي	4634001	4659973
17			مشروع مساقط المياه	مدير /Joerg Weik/ المشروع شادن قسوس	5359726	5350421
18	YWCA	Young Women Christian Association	جمعية الشابات المسيحيات	ليلي دياب	4652947	4652947
19	JWU	Jordanian Women's Union	الاتحاد النسائي الأردني	انس الساكت	56 94102 56 70325	56 87061
20		Jordan Badia Research and Development Program	مشروع بحث و تطوير البادية	ريما راس	5335284 5340401	5335284
21		Ministry of Social	وزارة التنمية الاجتماعية	رئيس قسم /معن القضاة	5931391	5931518

		Development	مديرية تنمية المجتمعات /قسم الإنماء /المحلية	الإنماء		
22		Ministry of Planning	حزمة الأمان /وزارة التخطيط الاجتماعي	مدير حزمة /عمر الرافي الأمان الاجتماعي	4644466	4640341